

CANADIAN OPPORTUNITIES

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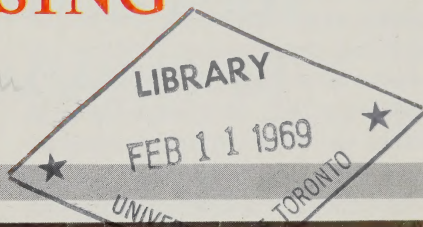
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YOUR HOME IN CANADA

When you come to Canada to live, your happiness and that of your family will depend to a large extent upon the living accommodation you find.

Because this is such an important matter, you should ask your Canadian Immigration Counsellor for detailed information on the availability of accommodation in Canada. He receives a steady flow of information on housing situations for all regions in Canada, and will be pleased to answer any questions you have.

Canada has a great deal to offer in the way of modern, comfortable accommodation. Construction standards are high and compare favourably with those of any country in the world.

Canadians prefer to live in houses — and they like to own their own homes. Only one out of three families lives in an apartment or flat; two out of three families own their own homes.

There are 4,800,000 dwellings in Canada. They range in size from the small single-family house to the huge apartment buildings of some of the biggest cities. Seven out of ten Canadian homes are less than 40 years old and 94 per cent are in a good state of repair. Since the Second World War more than two million houses have been built. Even the older homes are usually well-equipped with modern conveniences.

The new housing is generally found in suburban neighborhoods on the outskirts of larger cities or in new towns that have grown rapidly. Older homes are in the rural areas or around the inner cores of cities.

What are Canadian homes like?

You'll like the roominess of Canadian homes. Perhaps it's because Canada is such a big country that Canadian homes are larger than in most countries, with more rooms per family.

A typical single-family home has three bedrooms, a living room, a kitchen, a bathroom (sometimes two), a garage and a full basement part of which is often converted into a playroom. In newer homes the garage is often built attached as part of the house. The average lot has a frontage of about 60 feet, a depth of from 100 to 150 feet, and is provided with sewer and water service.

There are many types of homes in Canada: bungalows—one, one and a half, and two-story dwellings—and split levels. The three-bedroom bungalow is one of the most popular types in Canada. In each type a wide variety of designs is available.

A typical apartment or flat has one or two bedrooms (sometimes more), a living-dining room, a kitchen and a bathroom. If it is in a large, modern building there will often be “extras” for the use of tenants, such as a swimming pool and a laundry. Bachelor apartments (self-contained one-bedroom apartments) are readily available and are particularly suitable for couples without children.

What are the conveniences?

The high standard of living enjoyed by the average Canadian family is indicated by the many modern conveniences found in Canadian households. Official statistics record the following conveniences found in Canadian

households: 96 per cent have radios, 95 per cent have refrigerators, 91 per cent have television sets, 87 per cent have washing machines, 72 per cent have vacuum cleaners, 52 per cent have electric floor polishers, 24 per cent have clothes dryers, and 20 per cent have food freezers. Some of the newer homes have dishwashers. In most cases these conveniences are purchased by the householder. However, some contractors equip new homes and apartments with refrigerators, stoves and dishwashers. When this is done the cost of these is added to the price of the home or rental of the house or apartment.

Telephones are installed in 88 per cent of the homes and many homes have more than one. There is no delay in obtaining a telephone, orders being filled within a few days of application.

Because of Canada's abundant water resources, electricity is very cheap — probably cheaper than anywhere in the world. As a result, electricity plays a very important role in the Canadian household. In addition to house lighting, it is used for stoves, water heaters, refrigerators, irons, dishwashers, washers and dryers, freezers, humidifiers, hair dryers, clocks, radios, televisions, etc. — and some families have electric grass mowers and even electric toothbrushes. Despite these many uses, the average electric



bill in city homes cannot be said to be onerous. Canadian homes have several electric outlets in every room in order to take full advantage of this economical source of power.

Most modern homes are fitted with 100-amp. electrical circuits. Domestic circuits usually carry 110 volts, 60 cycles, and most of the appliances with the exception of electric stoves and clothes dryers use this voltage.

Canadian housewives are proud of their kitchens which usually have an automatic electric or gas stove, an abundance of cupboard space, and electrical connections for everything from an iron or toaster to a clock.

It should be remembered that cupboards for kitchen utensils, linens and clothing are built in, as part of the house, and when you come to live in Canada there is no need to ship cupboards.

All these conveniences help the Canadian housewife to do most of her own work. Domestic servants have become a rarity, except in some of the largest homes, or where part-time help is hired by a wife and husband both employed full-time. Many men have work benches in the basement equipped

with power tools for doing various kinds of carpentry and odd jobs around the house.

What about heating?

People who have not lived in Canada often think of it as a cold country. This is only partially true. Canadian winters are generally cold, with temperatures in many areas dropping from time to time to zero degree Fahrenheit and below. But the summers are warm, with temperatures ranging as high as the 80s and 90s and the spring and autumn seasons are very pleasant.

With such a wide variety of temperatures, control of heat is important. Through proper insulation and central heating, Canadian homes are built to be comfortable. Insulation in the walls and overhead not only helps to retain heat in the winter but also helps to keep out excessive heat in the summer. Central heating keeps every room in the house warm and cosy. Most homes are equipped with thermostats which allow the temperature to be regulated and maintained at a constant level automatically.

In urban areas the heating system is fueled usually by oil or natural gas. Coal also may be used, and electrical heating is being promoted. All types of heating are comparable in cost, and most function automatically without any physical effort on the part of the householder.

Upper Canada Village—popular tourist attraction shows housing as it was in Canada's pioneer days.

The cost of heating an average home would probably be from \$125 to \$225 a year, depending upon its size and location.

Although with central heating there is no need for fire places, many Canadians have them for decorative purposes and for the pleasure they provide.

So although most parts of Canada have several months of cold weather, you'd never know it inside a Canadian home which is usually kept at 70-72 degrees. In fact, Canadians feel the cold less than in some warmer European countries where houses are not always built to cope with low temperatures.

What about a Garage?

Canada is a large country — and it has a high standard of living. Put those two facts together and you can understand why most families own an automobile or sometimes two. About 74 per cent of Canadian households have one or more cars. One out of every six of these have two or more cars.

Canadians use their cars to go shopping, to visit their friends, to go on a holiday, or just to enjoy the scenery. In cities a very high percentage of people use their cars to go to their place of work which may be several miles from their home. The automobile is very much a part of Canadian life.

How does this affect your home? It means that most homes have a garage or carport

for one or two cars. A carport is an open-sided shelter attached to the house which functions in the same manner as a garage but which is more economical to build. In newer homes the garage is built as part of the home and attached to it. In older homes, the garage is separate. Some apartments or flats provide garage accommodation.

What about building standards?

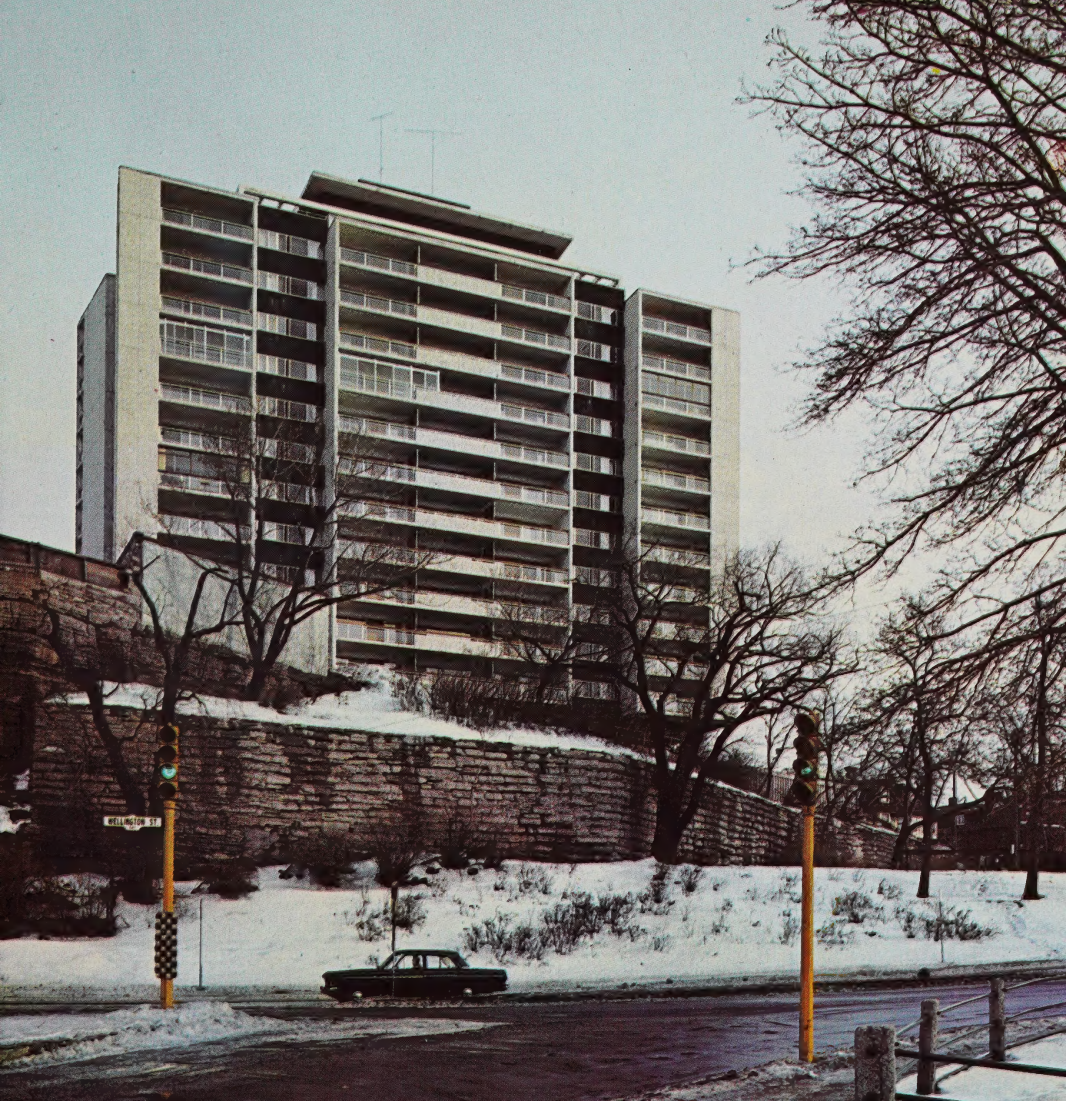
All building in Canada is done by private building firms. The building industry is modern and progressive and building standards are high.

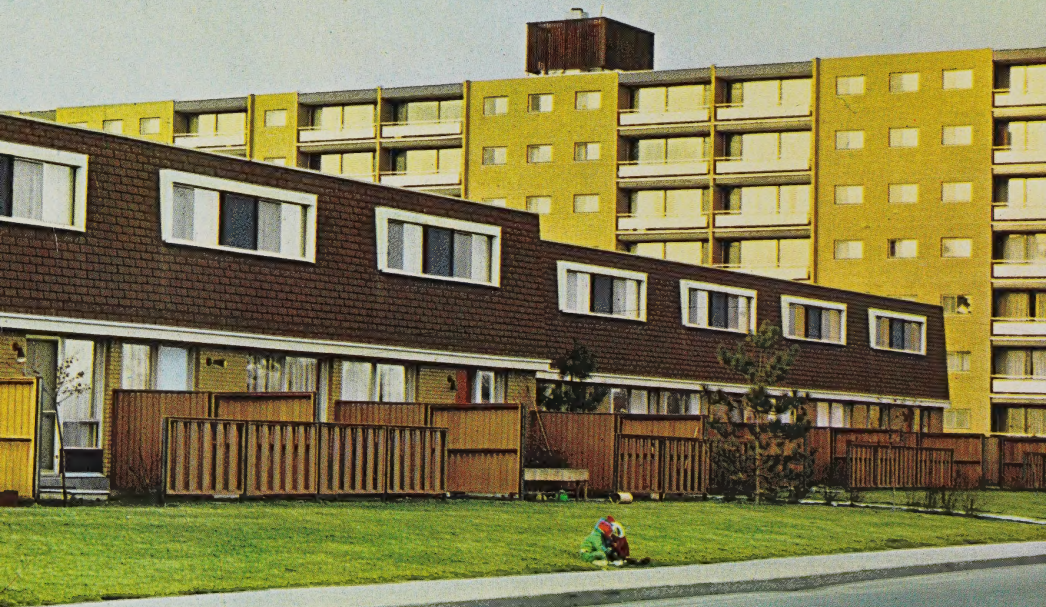
Canada is one of the world's largest producers of timber so it is natural that wood is widely used in the construction of Canadian homes. Almost three-quarters of the new houses are of frame construction. The outsides are frequently finished in wood siding, but brick, stucco and other materials are popular.

Nearly a quarter of the new houses being built are constructed of masonry — solid brick or stone, cement or cinder blocks. The masonry itself may be used as the outside finish, or stucco may be applied.

New materials are constantly being introduced. The traditional materials of house-building — wood, brick and plaster — have

Numerous large apartment buildings have been constructed in recent years.





also appeared in new forms, and aluminum as well is a popular siding material. Plywood is being widely used for panelling, in sub-flooring and in the construction of cupboards.

Plastics are commonly used for counter tops, wall panelling, baseboards and tiling. Hardwood flooring is still used extensively, but composite-material floors, such as rubber, vinyl or asbestos, are gaining in popularity and have become standard in modern kitchens or bathrooms. Asbestos shingles and siding materials that require no painting have won wide acceptance.

Basements are built in 90 per cent of the houses. They are used for the heating system, for laundry and storage space, and often have workshops and playrooms.

What about a garden?

Most Canadian homes have gardens. They vary in size, depending upon the size of the property. An average Canadian house on a 60-foot lot has a lawn in front, with some flowers and shrubs bordering the house, and a garden or lawn at the rear 50 to 75 feet deep. There are very few high fences or hedges between properties. This gives a feeling of space and attractiveness to residential areas.

One of the most popular types of rental accommodation in Canada — "garden" or "town" houses.

Each householder builds his garden to suit his own taste. Some will have flowers of all kinds — others just lawn and shrubs — others will include vegetables and fruit trees. Some of the larger more expensive modern homes have used part of their garden area to install a swimming pool.

Canada's warm summer enables gardeners to enjoy their hobby to the full. Planting begins in April or May, depending upon the region, and commencing with the crocus and hyacinth there is a succession of bloom through until October. On the west coast where the warm weather lasts longer, flowers bloom from February to November.

In Canada persons living in apartments do not engage in gardening nor do many Canadians share communal gardens as is the case in some European countries.

What about schools?

Canada's educational system is one of the best in the world. Education to university entrance is provided as a right to all children and is paid for out of taxes.

If you live in a city or town, your home will never be very far from a school — usually within walking distance. In the country, free transportation is provided by school buses. Elementary schools begin with kindergarten for five and six-year-olds and take



A new bungalow — a popular type of housing in Canada.

children to grade eight. Secondary or High Schools for teen-agers provide education to university entrance. Universities or colleges are established in all large cities, and many scholarships are available for good students to assist in meeting the costs of university education.

How do you rent a room, an apartment or a house?

When you come to Canada to live you may wish to rent your living accommodation at first. This will give you time to get to know local housing conditions, and to decide later whether you prefer renting to buying.

In cities and towns you will find that the classified advertisements in the local newspapers list a considerable number of furnished and unfurnished rooms, apartments and houses for rent. You will notice, too, that many people who have accommodation to rent put up a sign to this effect, so that you may be able to find what you want by walking around the district you prefer. Flats or apartments are not usually found for sale, as in Europe.

An excellent way to become familiar with the kinds of homes in Canada — and the cost — before you set out for Canada is to study the newspapers which are available in Canadian Immigration offices or, if you

wish, subscribe for a few weeks to a Canadian newspaper yourself. Newspapers also give you valuable information about other aspects of Canadian life.

It should be noted that in Canada when you rent an apartment no fee is paid to the real estate agent and no “key money” is paid to the actual tenant. No “financial guarantee” equivalent to one or two months’ rental is normally required.

When you rent a room, you will usually have to pay the rent in advance, either weekly or monthly. No written agreement between you and the landlord is normally required. If you pay weekly, and you want to move somewhere else, it is customary to give the landlord one week’s notice that you intend to leave. If you pay monthly, usually a month’s notice is required before the first of the month.

Often “room and board” or “room and light housekeeping privileges” are offered. The term “room and board” means that in addition to being supplied with a room, you will also receive one or more meals per day. The term “light housekeeping privileges” means that you are allowed to cook light meals in your room, which will probably be equipped with a hot-plate. If “kitchen privileges” are offered, you will be allowed limited use of the landlord’s kitchen.

If you rent an apartment or a house on a monthly basis, no written agreement is normally required. Usually, however, apartments and houses are rented for one, two or three years, in which case you will sign a "lease" with the landlord. The lease is a written agreement stating the amount of rent you will pay each year in monthly instalments, as well as the rights and duties assumed by you and by the landlord in respect to the accommodation to be occupied. If you wish to leave your accommodation before the expiration of the lease, you may do so by paying such penalties as the contract provides. If the lease states, or the landlord agrees, however, that you may sublet your accommodation, you may turn it over to someone else who will thereafter pay the rent directly to the landlord for the duration of the lease.

Nearly all apartments rented on a monthly or yearly basis are equipped with lighting fixtures, a refrigerator and a stove that are included in the rent. Heating, as well as janitor costs, are usually included in the rent paid for apartments and rooms. But when renting a house in Canada it is more usual for the tenant to supply his own refrigerator and stove.

Before signing a lease it is advisable to have it reviewed by a lawyer.

How do you buy an older house?

First pick out a house for sale that you like and can afford to purchase. Then you deal directly with the owner or a real estate agent.

Most owners who wish to sell their homes arrange for real estate agents to find buyers, and agree to pay these agents a certain percentage of the sale price for their services. You, as the buyer, do not pay anything to the real estate agent.

You will find a column of "Houses for Sale" in the classified advertisements of all newspapers, or you may go to the real estate agencies and ask to see the houses which they have listed for sale.

When you have found the house you wish to buy, it is wise to retain the services of your own lawyer (in the Province of Quebec, a notary) before you sign any written commitment. He will look after your interests and help you with the buying procedure. A real estate transaction involves a document called either the "Offer to Purchase" or "Agreement for Sale" which lays down the terms of the sale, terms which both buyer and seller accept by signing the document. Before signing the document, you must be quite sure that the terms are all agreeable to you, for once signed the document is legally binding.

Ample cupboard space and other conveniences are found in Canadian kitchens.



At the same time as you sign this document, you have to give a deposit on the purchase to the real estate agent or to your lawyer. This deposit will not be given to the seller until your lawyer has searched the title of the property and has gone through the various other formalities required. When the sale is completed, the deposit forms part of your payment to the seller. After all the conditions of the sale have been met, you will receive the "Deed", which is a document conveying full title to the property.

How do you buy a new house?

By far the greatest number of home owners purchase newly-built houses. A common practice among builders in urban areas across Canada is to build model houses which are then opened to the public for inspection. The customer then has a life-size notion of what he is buying. This method of buying a house is firmly established in Canada in both larger urban areas and smaller communities. Making the rounds of model houses on various projects has become an established week-end pastime in Canadian cities.

You may wish to have your own house built. Many Canadians do, and enjoy the thrill of planning the features they want, the design they like.

First, of course, you will need to buy a lot. (Lots are freehold in Canada.) Then, when

you are ready to build, you may wish to employ an architect to prepare the detailed plans of the house. He will also assume responsibility for the actual construction, supervising the builder and ensuring that the plans and specifications are adhered to.

What about cost?

Prices of houses vary greatly, depending on age, location, condition and many other factors. But by searching around, you should be able to find something satisfactory within your means.

In 1967, the average cost of a new house was in the neighborhood of \$19,000. The average down payment required to purchase this house was about \$4,300. The average cost of an older house was approximately \$12,000, and perhaps a little higher in the larger cities. The average down payment for an older house was some \$2,000.

The average annual income of purchasers of older houses in 1967 was just over \$6,000; for purchasers of new houses in 1967, average income was \$8,000 annually.

Rental costs of houses, apartments, flats or rooms varies considerably, both within the same area and from region to region. Your immediate concern will be to rent the type of accommodation you can afford whether it is a furnished room, an apartment or furnished or unfurnished house. In determining



Recreation rooms are a feature of many Canadian homes

Summer fun — father finds his niche as a “chef”.



the amount of your income that should be spent on accommodation, it is perhaps useful to keep in mind that the Canadian of average means spends about 20 to 25 per cent of his income on housing or rent payments. The higher the income, the more the percentage decreases.

While there has been some shortage of accommodation in Canada in the past year or so, particularly low cost housing in the larger cities, there is at the present time an upsurge in construction which should improve conditions, particularly in the field of rentals. But it should be kept in mind that much of this activity is in metropolitan areas where rents are relatively high and vacancy rates low.

What are the methods of payment?

Once you have selected the home you want, it is important to decide the method of payment. You may pay all cash for your house but most buyers, not having the full purchase price readily available, pay part cash and obtain a mortgage loan for the balance. A conventional mortgage loan is usually 75 per cent of the cost of the house but can go as high as 87 per cent. The rate of interest on the mortgage may be from $8\frac{1}{2}$ per cent upwards. The monthly payments you make usually include interest and some of the

principal so that in a certain number of years (usually 25) the whole debt will be paid off.

Loans of this type are made by a variety of financial institutions, such as banks, life insurance companies, and loan and trust companies.

Is Government assistance available?

Yes. In fact, more than a third of the houses built in Canada since 1945 involve federal assistance in some form or other.

The principal method of federal government assistance is through a loan under the National Housing Act (NHA), an act passed by the Parliament of Canada, which is administered by the Central Mortgage and Housing Corporation (CMHC), a government agency.

Annual Income

As a general guide, payments to be made during the year on your loan and for municipal taxes should not exceed 27 per cent of your annual income. In establishing your total annual income, the lender may consider any investment income your wife may receive and, if she is working, up to 20 per cent of her earnings during the year.

From what you have read above on the financing of a home in Canada you will realize the substantial assistance that can be provided by the government through CMHC. After your arrival in Canada when you begin

planning for the purchase or construction of a home you would be wise to visit or write to the Central Mortgage and Housing Corporation office nearest to you.

What about Public Housing?

Public housing for low-income groups is not plentiful in Canada but Canadians recognize that more must be done in this field. Recent legislation by the federal government is designed to stimulate more building of low-cost homes whose rental price can be related to the income of families.

How can Immigration Officers help?

You will find Canadian Immigration Officers most anxious to be of help and to provide detailed information which applies to your own particular circumstances.

When you visit a Canadian Immigration Office, an experienced Officer will advise you not only on housing but also on employment opportunities, the professions, education, and an almost endless list of topics about Canada.

At your port of entry in Canada, you will be interviewed by a Canadian Immigration Officer who will look after your immediate needs. If necessary, he will refer you to the Canada Manpower Centre in the city or town where you will be living. Manpower counsellors keep in close touch with new arrivals and will help you find employment

and get started in your new life. When a suitable job has been found and you are ready to look for more permanent living accommodation, manpower counsellors will provide you with advice and information about the various residential areas, rental costs, purchase prices, and other important factors which you should consider before acquiring a home of your own.

You will be well advised to wait until you have what is likely to be permanent employment before you sign any rental or purchase agreement for housing accommodation. Otherwise, you could find that you are living some considerable distance from the place where you work, and you will have transportation problems.

Summing Up

1. The Manpower and Immigration Counselling Officers, both in your own country and in Canada, can advise you about housing conditions in specific areas.
2. Canadian homes are roomy, centrally heated, and usually have many modern conveniences.
3. You will probably not wish to choose your permanent home until you have had time to look around and get to know the area in which you wish to live. For this reason you may wish to obtain temporary ac-

accommodation before you decide to rent, buy or build. Although your living costs may, for a few months, be somewhat higher in this interim period, you will be wise to take this time to familiarize yourself with the many different types of living accommodation that are available.

4. If you buy or build a home, it may be obtained with a cash payment and the balance handled with a mortgage on which you make monthly payments of principal and interest.
5. Canadians are a home-loving people. Your desire to find the right type of home for your family will be understood by Canadians.

This booklet was revised in August of 1968, and describes conditions as they existed at that time. It will be revised annually. However, there may be some changes in the subject matter covered before the next edition is available. Be sure and check with your Immigration Counselling Officer for all particulars on housing in Canada.

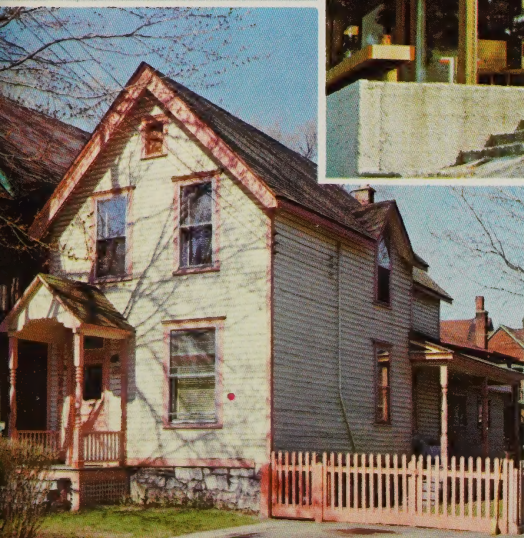
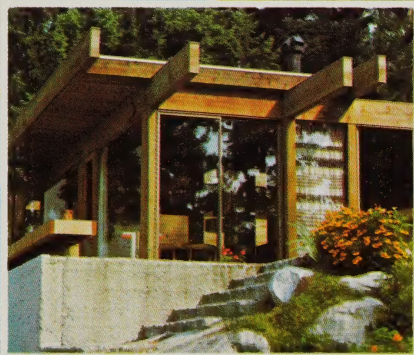
Canada's housing is a mix of the old and the new — and almost all of it in good repair.

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